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B1 (Official Form 1)(1/08)		DO	cument	. Pa	ige I o	47			
	d States Northern							Voluntary	y Petition
Name of Debtor (if individual, enter Last, F Jacobs, Stacy J	irst, Middle)	t		Name	of Joint Do	ebtor (Spouse	e) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							Joint Debtor i trade names)	n the last 8 years	
Last four digits of Soc. Sec. or Individual-Te (if more than one, state all)  xxx-xx-9760	xpayer I.D.	(ITIN) No./	Complete E		our digits o		r Individual-T	axpayer I.D. (ITIN) l	No./Complete EIN
Street Address of Debtor (No. and Street, Ci 1139 Oak Ave #1E Evanston, IL	ty, and State	):		Street	Address of	Joint Debtor	r (No. and Stro	eet, City, and State):	
		Г	ZIP Code <b>60202</b>						ZIP Code
County of Residence or of the Principal Place	e of Busines		00202	Coun	y of Reside	ence or of the	Principal Pla	ce of Business:	
Cook  Mailing Address of Debtor (if different from	stroot addro			Maili	ag Addrage	of Joint Dah	tor (if differen	t from street address	)•
Manning Address of Debiot (if different from	street addre	385).		Walli	ig Address	or John Debi	tor (ir differen	t from street address,	·•
		_	ZIP Code						ZIP Code
Location of Principal Assets of Business De (if different from street address above):	otor			<b> </b>					
Type of Debtor (Form of Organization)		Nature	of Business			Chapter	r of Bankrup	tcy Code Under Wh	ich
(Check one box)  ■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entity check this box and state type of entity below.)	Sin in 1	II U.S.C. §  llroad  ckbroker  mmodity Br  aring Bank  ner  Tax-Exe  (Check both both is a tax-  der Title 26	eal Estate as 101 (51B)  oker  empt Entity x, if applicable exempt org of the Unite	e) anization d States	defined "incuri	er 9 er 11 er 12 er 13 are primarily cell in 11 U.S.C. are by an indiv	of choose Check onsumer debts,	busi	eeding Recognition
Filing Fee (Chec  ■ Full Filing Fee attached  □ Filing Fee to be paid in installments (app attach signed application for the court's of the	c one box)	dividuals or	nly). Must	Check	one box: Debtor is Debtor is c if:	a small busin	Chapter 11 Iness debtor as pusiness debtor	Debtors defined in 11 U.S.C. r as defined in 11 U.S.	S.C. § 101(51D).
is unable to pay fee except in installmen    Filing Fee waiver requested (applicable attach signed application for the court's of	s. Rule 1006 o chapter 7 i	o(b). See Offi individuals	icial Form 3A only). Must	Check	to insider all applica A plan is Acceptan	s or affiliates; ble boxes: being filed w ces of the pla	are less than with this petition were solicit	· · ·	one or more
Statistical/Administrative Information  ☐ Debtor estimates that funds will be avail  ☐ Debtor estimates that, after any exempt puthere will be no funds available for distributions.	roperty is ex	cluded and	administrati		es paid,	· · · ·	THIS	SPACE IS FOR COUR	Γ USE ONLY
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets  So to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,000 to \$500	\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Jacobs, Stacy J (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Kenneth C Swanson Jr. December 7, 2009 Signature of Attorney for Debtor(s) (Date) Kenneth C Swanson Jr. Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08)

Document

Page 3 of 47 Name of Debtor(s):

Jacobs, Stacy J

# **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### ▼ /s/ Stacy J Jacobs

Signature of Debtor Stacy J Jacobs

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**December 7, 2009** 

Date

#### Signature of Attorney\*

#### X /s/ Kenneth C Swanson Jr.

Signature of Attorney for Debtor(s)

#### Kenneth C Swanson Jr. 6279892

Printed Name of Attorney for Debtor(s)

#### **Swanson & Wagman LLC**

Firm Name

700 W Grand Suite C1 Chicago, IL 60654

Address

## Email: kc@practicinglaw4u.com

312-666-7882 Fax: 312-666-8894

Telephone Number

#### December 7, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

# **United States Bankruptcy Court Northern District of Illinois**

		Northern District of Illinois		
In re	Stacy J Jacobs		Case No.	
	-	Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont. Page 2 □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone. □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Stacy J Jacobs Stacy J Jacobs December 7, 2009 Date:

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Stacy J Jacobs		Case No.	
		Debtor		
			Chapter	7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amount of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	1,700.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		32,979.72	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		50,201.22	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,857.96
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,850.00
Total Number of Sheets of ALL Schedu	ıles	20			
	T	otal Assets	1,700.00		
			Total Liabilities	83,180.94	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court**Northern District of Illinois

In re	Stacy J Jacobs		Case No.	
_		Debtor ,		
			Chapter	7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	32,979.72
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	32,979.72

#### State the following:

Average Income (from Schedule I, Line 16)	1,857.96
Average Expenses (from Schedule J, Line 18)	1,850.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,569.64

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		32,979.72
4. Total from Schedule F		50,201.22
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		83,180.94

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B6A (Official Form 6A) (12/07)

In re	Stacy J Jacobs	Case No.
-		, Debtor

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.** 

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Husband, Wife, Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

0.00 Total >

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Stacy J Jacobs	Case No
_		Debtor

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	· · · · · · · · · · · · · · · · · · ·			* /
	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	ING Direct Checking Account	-	500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	4 rooms of furniture	-	450.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	х		
6.	Wearing apparel.	clothing	-	500.00
7.	Furs and jewelry.	costume jewerly	-	250.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10	. Annuities. Itemize and name each issuer.	x		
			Sub-Tota	al > <b>1,700.00</b>

**2** continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Stacy J Jacobs	Case No.
		;

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

<ol> <li>Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately th record(s) of any such interest(s). 11 U.S.C. § 521(c).)</li> <li>Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.</li> <li>Stock and interests in incorporated and unincorporated businesses. Itemize.</li> <li>Interests in partnerships or joint ventures. Itemize.</li> <li>Government and corporate bonds and other negotiable and nonnegotiable instruments.</li> <li>Accounts receivable.</li> <li>Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.</li> <li>Other liquidated debts owed to debt including tax refunds. Give particulars.</li> <li>Equitable or future interests, life estates, and rights or powers</li> </ol>	e			
other pension or profit sharing plans. Give particulars.  13. Stock and interests in incorporated and unincorporated businesses. Itemize.  14. Interests in partnerships or joint ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debt including tax refunds. Give particular.	x x			
<ul> <li>and unincorporated businesses. Itemize.</li> <li>14. Interests in partnerships or joint ventures. Itemize.</li> <li>15. Government and corporate bonds and other negotiable and nonnegotiable instruments.</li> <li>16. Accounts receivable.</li> <li>17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.</li> <li>18. Other liquidated debts owed to debt including tax refunds. Give particular</li> <li>19. Equitable or future interests, life</li> </ul>	X			
ventures. Itemize.  15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  16. Accounts receivable.  17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debt including tax refunds. Give particular.  19. Equitable or future interests, life				
<ul> <li>and other negotiable and nonnegotiable instruments.</li> <li>16. Accounts receivable.</li> <li>17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.</li> <li>18. Other liquidated debts owed to debt including tax refunds. Give particular</li> <li>19. Equitable or future interests, life</li> </ul>	X			
<ul> <li>17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.</li> <li>18. Other liquidated debts owed to debt including tax refunds. Give particular</li> <li>19. Equitable or future interests, life</li> </ul>				
property settlements to which the debtor is or may be entitled. Give particulars.  18. Other liquidated debts owed to debt including tax refunds. Give particulars.  19. Equitable or future interests, life	X			
including tax refunds. Give particular 19. Equitable or future interests, life	ı X			
exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
			Sub-Tota	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Stacy J Jacobs	Case No.
	•	·

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total >

al > **1,700.00** 

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

0.00

Document

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B6C (Official Form 6C) (12/07)

In re	Stacy J Jacobs	Case No.
-		<del></del>

Debtor

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

	Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
	avings, or Other Financial Accounts Checking Account	, <u>Certificates of Deposit</u> 735 ILCS 5/12-1001(b)	500.00	500.00
Household ( 4 rooms of f	Goods and Furnishings urniture	735 ILCS 5/12-1001(b)	450.00	450.00
Wearing Ap	<u>parel</u>	735 ILCS 5/12-1001(a)	500.00	500.00
Furs and Je costume jev		735 ILCS 5/12-1001(b)	250.00	250.00

Total: 1,700.00 1,700.00

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12/07/09 2:54PM

B6D (Official Form 6D) (12/07)

In re	Stacy J Jacobs	Case No.	_
_		Debtor	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_	_		_				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				T	T E			
				Ш	D			
			Value \$					
Account No.				П				
			Value \$					
Account No.		$\Box$		Н		П		
Tiecount 110.								
			Value \$	1				
Account No.		$\vdash$	value \$	Н		Н		
Account No.								
			Value \$	$  \  $				
	_	Ш			- /	Н		
continuation sheets attached				ubte				
			(Total of th	ns p	oag	ge)		
				T	ota	ıl	0.00	0.00
			(Report on Summary of Sci	hed	ule	s)		

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12/07/09 2:54PM

B6E (Official Form 6E) (12/07)

•		
In re	Stacy J Jacobs	Case No
-		,

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

riate eled

If any entity other than a spouse in a joint case may be jointly hable on a claim, place an "X" in the column labeled "Codebtors," include the entity on the approschedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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 $B6E\ (Official\ Form\ 6E)\ (12/07)$  - Cont.

In re	Stacy J Jacobs	Case No.	
-		Debtor	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

12/07/09 2:54PM

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, AND MAILING ADDRESS LIQUIDATED SPUTED Н **AMOUNT** DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) State Tax lien Account No. California Franchise Tax Board 14,979.72 P.O. Box 942840 Sacramento, CA 94240 14,979.72 0.00 1999, 2000, 2001 and 2003 Back Taxes Account No. Internal Revenue Service 18,000.00 Mail Stop 5010 CHI 230 S Dearborn St Chicago, IL 60604 18.000.00 0.00 Account No. Account No. Account No. Subtotal 32,979.72 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 32,979.72 0.00 32,979.72 (Report on Summary of Schedules) 32,979.72 0.00

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12/07/09 2:54PM

B6F (Official Form 6F) (12/07)

In re	Stacy J Jacobs	Case No	
_		Debtor	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecur	ed c	laim	ns to report on this Schedule F.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hus H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	1	ΙF	S P UT E	AMOUNT OF CLAIM
Account No.	-		collection	T	T E D			
ACC LLC 10770 Wateridge Circle Suite 250 San Diego, CA 92121		-						974.00
Account No.		Н	collection			l	$\dagger$	
Account Management Services 5300 Orange Ave Suite 120 Cypress, CA 90630		-						400.00
Account No.	-	Н	collection	+	$\vdash$	$\frac{1}{1}$	+	193.00
Accounts Receivable Management PO Box 129 Thorofare, NJ 08086		-						468.00
Account No.	-	Н	collection		┝	+	+	408.00
allied Collection 2000 Warrensville Cleveland, OH 44118		-						
								286.00
7 continuation sheets attached			(Total of	Sub			)	1,921.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Stacy J Jacobs	Case No	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community	CONT.	UNLLQUL	P	
MAILING ADDRESS	Ď	н	DATE CLAIM WAS INCUDDED AND	Ň	Ë	S	
INCLUDING ZIP CODE,	В	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM		Q	ַטַ	
AND ACCOUNT NUMBER	O	C	IS SUBJECT TO SETOFF, SO STATE.	I N	١U	ΙE	AMOUNT OF CLAIM
(See instructions above.)	Ř		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	N G E N	D A	D	
Account No.			collection	T	DATED		
	1			L	D		
American Agencies							
555 W Victoria St		-					
Compton, CA 90220							
,							
							334.00
				ot			334.00
Account No.			collection				
Blatt, Hasenmiller, Leibsker & Moor							
PO Box 5463		-					
Chicago, IL 60680							
							1,198.00
Account No.	┢	H	credit	$\vdash$			
Ticcount (10)	ł		0.00.1				
Canital One Bank							
Capital One Bank		L					
PO Box 30281		-					
Salt Lake City, UT 84130							
							1,167.00
Account No.			payday loan	Г			
	1						
Cashcall							
1600 S Douglass Rd		-					
Anaheim, CA 92806							
							22,334.00
Account No.		H	collection	$\vdash$			
recount ivo.							
CCB Credit Services							
PO Box 272	l	L				l	
	l	ľ				l	
Springfield, IL 62705	l						
	l						
							468.00
Sheet no. 1 of 7 sheets attached to Schedule of				Subt	ota	1	6 T T C C C
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	25,501.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Stacy J Jacobs	Case No	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	U N	D	
MAILING ADDRESS	CODEBTO	Н	DATE CLAIM WAS INCURRED AND	COZH_Z	DZL_QD.	S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	ВТ	W J	CONSIDERATION FOR CLAIM. IF CLAIM	I N	Q	U	AMOUNT OF CLAIM
(See instructions above.)	Ö R	С	IS SUBJECT TO SETOFF, SO STATE.				7 MINOCIVI OI CEMINI
Account No.		$\vdash$	collection	N T	DATED		
					D		
СМІ							
4200 International Parkway		-					
Carrollton, TX 75007							
							164.00
Account No.			collection				
CMRE Financial Services							
3075 E Imperial Hwy		-					
#30 Norwalk, CA 90650							
Not walk, CA 30030							52.00
A (N	_	_	a ella atalia			L	02.00
Account No.			collectoin				
Collection							
PO Box 773		l_					
Needham Heights, MA 02494							
							185.00
Account No.		$\vdash$	credit			_	
Credit Management LP							
4200 International Parkway		-					
Carrollton, TX 75007							
							161.00
Account No.			fees				
Crunch Fitness							
386 Park Ave		-					
South 15th Floor							
New York, NY 10016							000.00
							806.00
Sheet no. <b>2</b> of <b>7</b> sheets attached to Schedule of				ubt			1,368.00
Creditors Holding Unsecured Nonpriority Claims			(Total of the	nis į	pag	e)	1,300.00

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In re	Stacy J Jacobs	Case No.
-		Debtor

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community	CONT.	UNLLGUL	D	
MAILING ADDRESS	Ď	н	DATE OF A BANK OF BUILDING AND	Ň	Ë	S	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	H	Q	U	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	Ų	T	AMOUNT OF CLAIM
(See instructions above.)	R	С	is substituted in section 1, so state.	N G E N	Ď	D	
Account No.	T		collection	Τ̈́	DATED		
	1				Ď		
Debt Recovery Solutions							
900 Merchants Concourse		-					
Westbury, NY 11590							
11000							
							385.00
							303.00
Account No.			collection				
Diversified Adjustment Service							
600 Coon Rapids, Blvd.		-					
Minneapolis, MN 55433							
							385.00
Account No.			collection				
	i						
Fidelity Creditor Services							
216 S Louise St		١_					
Glendale, CA 91205							
							45.00
Account No.			collection				
	1						
GC Services Limited Partnership							
Collection Agency Division		-					
PO Box 95366							
Atlanta, GA 30347							
							685.00
Account No.	$\vdash$		collection	$\vdash$			
Grant & Weber							
26575 West Agoura Road	l	۱_		1			
Calabasas, CA 91302	l			1			
January 04 31302	l			1			
	l			1			004.65
	L	L		L	L		281.00
Sheet no. <b>3</b> of <b>7</b> sheets attached to Schedule of			2	Subt	ota	l	4 704 60
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	1,781.00

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In re	Stacy J Jacobs	Case No.
-		Debtor

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community	CONT.	UNLLQUL	P	
MAILING ADDRESS	Ď	Н	DATE OF A DAVIS OF DAVIS DEPARTMENT	Ň	Ľ	s	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND	l¦.	ြင	l P	
AND ACCOUNT NUMBER	Ţ	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	Ű	Ţ	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setort, so state.	N G E N	Ď	D	
Account No.			collection	Ť	DATED		
					D		
Harvard Collection							
4839 N Elston Ave		-					
Chicago, IL 60630							
51110ago, 12 00000							
							20.00
							20.00
Account No.			colleciton				
JK Harris Company							
4995 Lacross Rd		-					
Suite 1800							
Charleston, SC 29406							
							691.00
Account No.			collection				
nationwide Collections							
2015 Vaughn Rd.,		۱_					
Bldg. 400							
Kennesaw, GA 30144							
Reillesaw, GA 30144							74.00
							71.00
Account No.			collection				
NCO Financial Systems							
4360 Northeast Expressway		-					
Dept 64, Mail Drop 52							
Atlanta, GA 30340							
							5,210.54
Account No.			medical collection	T			
NCO Financial/ Medical							
507 Prudential Road		۱-		1		l	
Horsham, PA 19044				1		l	
Tioronam, I'm 10044							
				1			353.00
							352.00
Sheet no. <u>4</u> of <u>7</u> sheets attached to Schedule of			5	Subt	ota	1	6,344.54
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	0,344.34

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B6F (Official Form 6F) (12/07) - Cont.

In re	Stacy J Jacobs	Case No	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	_						
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Č	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	۱۲	AMOUNT OF CLAIM
Account No.			collectoin	Т	E		
North Shore Agency Inc. 751 Summa Ave Westbury, NY 11590		-			D		162.00
Account No.			collection				
Northland Group 7831 Glenroy ste 350 Minneapolis, MN 55439		-					1,099.00
	┡	╀	a Ha a Carr	╀	┞		,
Account No.  OSI Collection Services PO Box 959 Brookfield, WI 53008		-	collection				1,302.00
Account No.			collection				
Park Dansan 113 W 3rd Ave. Gastonia, NC 28052		-					386.00
Account No.		T	collection				
Plaza Associates 370 Seventh Avenue Suite 1500 New York, NY 10001		-					70.00
Sheet no. 5 of 7 sheets attached to Schedule of				Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	3,019.00

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In re	Stacy J Jacobs	Case No	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U N	D I	
MAILING ADDRESS	CODEBTO	H W	DATE CLAIM WAS INCURRED AND	N T	DZLLQD.	S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B T	J	CONSIDERATION FOR CLAIM. IF CLAIM	I N	Q U	U T	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.				
Account No.			collection	T	DATED		
Portfolio Recovery Affiliates							
120 Corporate Blvd		_					
ste 1							
Norfolk, VA 23502							
							1,232.00
Account No.			collection				
Professional Acct Mgmt							
2040 W Wisconsin Ave		-					
APT							
Milwaukee, WI 53233							
							367.00
Account No.			collection				
54.6							
RAI Credit Corp PO Box 1285		l <u>.</u>					
Bayonne, NJ 07002							
							4,943.68
Account No.			collections				
RJM Acquisitions LLC							
PO Box 18006		_					
Hauppauge, NY 11788							
							789.00
Account No.			collection				
Bakinaan Aasasista							
Robinson Associates 1612 Beverly Blvd		_					
Los Angeles, CA 90026							
							187.00
Sheet no. <b>6</b> of <b>7</b> sheets attached to Schedule of		_	S	ubt	ota	l	7.540.00
Creditors Holding Unsecured Nonpriority Claims			(Total of the	nis	pag	e)	7,518.68

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In re	Stacy J Jacobs	Case No.
-	<u> </u>	Debtor

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

							_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	_  c	U	Į P	1	
MAILING ADDRESS INCLUDING ZIP CODE,	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND	C O N T .	L	D I S P U T	3	
AND ACCOUNT NUMBER (See instructions above.)	O T B	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I N G E N				AMOUNT OF CLAIM
Account No.	R	Ļ	collecton	⊢ R N T	lΤ	Ď	}	
Account No.	1		Collectori		Ė			
Southwest Credit Systems, LP 5910 W Plano Parkway Suite 100		-						
Plano, TX 75093								
		L		$\perp$			_	1,077.00
Account No.	┨		medical					
Timothy Dotson DDS								
2155 W Roscoe Chicago, IL 60618		-						
<b>3</b> ,,								
		L		$\perp$		L	1	170.00
Account No.	┨		collection					
WorldNet Recovery Systems								
2623 F Street		-						
Suite L Bakersfield, CA 93301								
Dakersheid, CA 95501								1,501.00
Account No.		T		$\dagger$		t	†	
Account No.				T		Ī	1	
Sheet no. 7 of 7 sheets attached to Schedule of Subtotal								
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	)	2,748.00
					Γota			50,201.22
			(Report on Summary of Se	che	aule	es)	) [	30,201.22

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B6G (Official Form 6G) (12/07)

In re	Stacy J Jacobs	Case No.
-		Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-46239 Doc 1 Filed 12/07/09 Entered 12/07/09 14:56:06 Desc Main

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B6H (Official Form 6H) (12/07)

In re	Stacy J Jacobs	Case No
		,
		Debtor

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re	Stacy J Jacobs		Case No.	
		Debtor(s)		

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

RELATIONSHIP(S):   None.   None.   None.   None.   None.	Debtor's Marital Status:	DEPENDENTS (	DEPENDENTS OF DEBTOR AND SPOUSE							
Name of Employer		` '	AGE(S):	AGE(S):						
Name of Employer	Employment:	DEBTOR	1	SPOUSE						
Name of Employer										
How long employed   3 months   Sa33 North Broadway Street Chicago, IL 60640   SPOUSE   Shapper   Stass North Broadway Street Chicago, IL 60640   SPOUSE	-	Answer Center America Inc								
Address of Employer		3 months								
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)       \$ 2,500.01       \$ N.         2. Estimate monthly overtime       \$ 0.00       \$ N.         3. SUBTOTAL       \$ 2,500.01       \$ N.         4. LESS PAYROLL DEDUCTIONS	<u> </u>									
2. Estimate monthly overtime \$ 0.00 \$ N. 3. SUBTOTAL \$ 2,500.01 \$ N. 4. LESS PAYROLL DEDUCTIONS  a. Payroll taxes and social security \$ 538.09 \$ N. b. Insurance \$ 0.00 \$ N. c. Union dues \$ 0.00 \$ N. d. Other (Specify): Uniforms and Equipment \$ 103.96 \$ N. 5. SUBTOTAL OF PAYROLL DEDUCTIONS \$ 642.05 \$ N. 6. TOTAL NET MONTHLY TAKE HOME PAY \$ 1,857.96 \$ N. 7. Regular income from operation of business or profession or farm (Attach detailed statement) \$ 0.00 \$ N. 8. Income from real property \$ 0.00 \$ N. 9. Interest and dividends \$ 0.00 \$ N. 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify): \$ 0.00 \$ N. 12. Pension or retirement income \$ 0.00 \$ N. 13. Other monthly income (Specify): \$ 0.00 \$ N. 14. SUBTOTAL OF LINES 7 THROUGH 13 \$ 0.00 \$ N. 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$ 1,857.96 \$ N.	INCOME: (Estimate of aver	age or projected monthly income at time case filed)	1	DEBTOR		SPOUSE				
3. SUBTOTAL  4. LESS PAYROLL DEDUCTIONS  a. Payroll taxes and social security  b. Insurance c. Union dues d. Other (Specify): Uniforms and Equipment  5. SUBTOTAL OF PAYROLL DEDUCTIONS  6. TOTAL NET MONTHLY TAKE HOME PAY  7. Regular income from operation of business or profession or farm (Attach detailed statement)  8. Income from real property 9. 1,857.96 9. N.  9. N.  10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify):  12. Pension or retirement income (Specify):  13. Other monthly income (Specify):  14. SUBTOTAL OF LINES 7 THROUGH 13  15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)  15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	1. Monthly gross wages, sala	ry, and commissions (Prorate if not paid monthly)	\$ _	2,500.01	\$	N/A				
4. LESS PAYROLL DEDUCTIONS  a. Payroll taxes and social security b. Insurance c. Union dues d. Other (Specify): Uniforms and Equipment  5. SUBTOTAL OF PAYROLL DEDUCTIONS 6. TOTAL NET MONTHLY TAKE HOME PAY  7. Regular income from operation of business or profession or farm (Attach detailed statement) 8. Income from real property 9. Interest and dividends 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify):  12. Pension or retirement income (Specify):  13. Other monthly income (Specify):  14. SUBTOTAL OF LINES 7 THROUGH 13  15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)  15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)  15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)  16. AUEX COMPANDED  17. Specify Specifical security or government assistance  18. Specify Specifical Spec	2. Estimate monthly overtime	2	\$ _	0.00	\$	N/A				
a. Payroll taxes and social security b. Insurance c. Union dues d. Other (Specify): Uniforms and Equipment	3. SUBTOTAL		\$_	2,500.01	\$	N/A				
b. Insurance c. Union dues d. Other (Specify):  Uniforms and Equipment  S. 0.00 S. N. S. 103.96 S. N. S. 0.00 S. N			ф.	500.00	Φ.	N/A				
C. Union dues   S.   0.00   S.   N.	•	nal security	\$ _	_	\$	N/A N/A				
d. Other (Specify):   Uniforms and Equipment   \$ 103.96   \$ N.			» <u>-</u>		ф —	N/A N/A				
\$ 0.00 \$ N.  5. SUBTOTAL OF PAYROLL DEDUCTIONS  6. TOTAL NET MONTHLY TAKE HOME PAY  7. Regular income from operation of business or profession or farm (Attach detailed statement)  8. Income from real property  9. Interest and dividends  10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  11. Social security or government assistance  (Specify):  9. 0.00 \$ N.  12. Pension or retirement income  13. Other monthly income  (Specify):  9. 0.00 \$ N.  14. SUBTOTAL OF LINES 7 THROUGH 13  15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)  15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)		Uniforms and Equipment	\$ <b>-</b>		\$ <u> </u>	N/A N/A				
6. TOTAL NET MONTHLY TAKE HOME PAY  7. Regular income from operation of business or profession or farm (Attach detailed statement)  8. Income from real property  9. Interest and dividends  10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  11. Social security or government assistance  (Specify):  (Specif	d. Other (Specify).	omornis and Equipment	\$		\$	N/A				
7. Regular income from operation of business or profession or farm (Attach detailed statement)  8. Income from real property  9. Interest and dividends  10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  11. Social security or government assistance  (Specify):  Social security or government income  12. Pension or retirement income  13. Other monthly income  (Specify):  Social security or government assistance  Social security or government income  Social security or government income  Social security or government assistance  Social securi	5. SUBTOTAL OF PAYROI	LL DEDUCTIONS	\$_	642.05	\$	N/A				
8. Income from real property 9. Interest and dividends 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify):  Social se	6. TOTAL NET MONTHLY	TAKE HOME PAY	\$_	1,857.96	\$	N/A				
9. Interest and dividends 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify):  Social security or government income Social security or government assistance (Specify):  S	7. Regular income from oper	ation of business or profession or farm (Attach detailed state	ement) \$_	0.00	\$	N/A				
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  11. Social security or government assistance  (Specify):  Social security or government assistance  (Specify):  Social security or government assistance  (Specify):  Social security or government assistance  Social security or government assi	8. Income from real property		\$	0.00	\$	N/A				
11. Social security or government assistance   Social security or government assistance   Specify):   Social security or government assistance   Social security or government   Social security or government assistance   Social security or government   Social security or g	9. Interest and dividends		\$ _	0.00	\$	N/A				
Specify   S   0.00   S   No.	dependents listed above		or that of \$	0.00	\$	N/A				
\$ 0.00 \$ N.  12. Pension or retirement income \$ 0.00 \$ N.  13. Other monthly income (Specify): \$ 0.00 \$ N.  14. SUBTOTAL OF LINES 7 THROUGH 13 \$ 0.00 \$ N.  15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$ 1,857.96 \$ N.		ment assistance	¢	0.00	¢	N/A				
12. Pension or retirement income  13. Other monthly income (Specify):  \$ 0.00 \$ No.  \$ 14. SUBTOTAL OF LINES 7 THROUGH 13  \$ 0.00 \$ No.  \$ 1,857.96 \$ No.  \$ 1	(Specify):		\$ _		ф —	N/A N/A				
13. Other monthly income (Specify):  \$ 0.00 \$ N.  \$ 0.00 \$ N.  14. SUBTOTAL OF LINES 7 THROUGH 13  \$ 0.00 \$ N.  15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)  \$ 1,857.96 \$ N.	12 Pension or retirement inc	ome	——		\$ <del></del>	N/A				
(Specify): \$ 0.00 \$ N/2  14. SUBTOTAL OF LINES 7 THROUGH 13 \$ 0.00 \$ N/2  15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$ 1,857.96 \$ N/2		one	Ψ_	0.00	Ψ	IV/A				
\$ 0.00 \$ N.  14. SUBTOTAL OF LINES 7 THROUGH 13 \$ 0.00 \$ N.  15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$ 1,857.96 \$ N.			\$	0.00	\$	N/A				
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)  \$ 1,857.96 \$ No. 1,857.96 \$ No			\$	0.00	\$	N/A				
4.057.00	14. SUBTOTAL OF LINES	7 THROUGH 13	\$_	0.00	\$	N/A				
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15) \$ 1,857.96	15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$_	1,857.96	\$	N/A				
	16. COMBINED AVERAGE	E MONTHLY INCOME: (Combine column totals from line	15)	\$	1,857.9	96				

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

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17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Stacy J Jacobs		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	lete a separate	schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	675.00
a. Are real estate taxes included? Yes No X		
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	275.00
b. Water and sewer	\$	0.00
c. Telephone	\$	100.00
d. Other cable and internet	\$	75.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	325.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	¢.	0.00
a. Homeowner's or renter's b. Life	\$	0.00
c. Health	\$ \$	0.00
d. Auto	\$ \$	0.00
e. Other	Ф •	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Ψ	0.00
plan)		
a. Auto	\$	0.00
b. Other	\$ <del></del>	0.00
c. Other	\$ <del></del>	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <del></del>	0.00
17 Other grooming	\$ <del></del>	50.00
Other grooming	\$ <del></del>	0.00
	Ψ	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,850.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	<u> </u>	
a. Average monthly income from Line 15 of Schedule I	\$	1,857.96
b. Average monthly expenses from Line 18 above	\$	1,850.00
c. Monthly net income (a. minus b.)	\$	7.96

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B6 Declaration (Official Form 6 - Declaration). (12/07)

Date December 7, 2009

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# **United States Bankruptcy Court Northern District of Illinois**

In re	Stacy J Jacobs		Case No.		
		Debtor(s)	Chapter	7	
	DECLARATION CO	NCERNING DEBTOR	R'S SCHEDUL	ES	
	DECLARATION UNDER PEN	NALTY OF PERJURY BY	INDIVIDUAL DEF	BTOR	
	I declare under penalty of perjury that	I have read the foregoing su	mmary and schedul	es consisting of	22
	sheets, and that they are true and correct to the l			es, consisting or _	
	shoots, and that they are that and correct to the	sest of my mie wiedge, mean	and out of the control of the contro		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Signature /s/ Stacy J Jacobs

Debtor

Stacy J Jacobs

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B7 (Official Form 7) (12/07)

## United States Bankruptcy Court Northern District of Illinois

		1 (of the District of Immors		
In re	Stacy J Jacobs		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$9,900.00 2009: Debtor Unemployed \$24,000.00 2008: Debtor Unemployed

\$0.00 2007 Income

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2

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#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF AMOUNT STILL NAME AND ADDRESS AMOUNT PAID OF CREDITOR **PAYMENTS OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR AMOUNT STILL PAYMENTS/ VALUE OF NAME AND ADDRESS OF CREDITOR **TRANSFERS** OWING TRANSFERS

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

3

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#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF **ORDER** 

DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **RELATIONSHIP TO** DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

KC Swanson, Esq. 700 W Grand C1 Chicago, IL 60610

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 08-09-09

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$600 Legal Fees and Costs

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NAME AND ADDRESS OF PAYEE

A 123 Credit Counselors 5775 NE 11th St., Ste 230 Miami. FL 33126

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 11/21/09

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$35 for legal counseling

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF OWNER

DATE OF SETOFF

DESCRIPTION AND VALUE OF PROPERTY

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE IAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** 

SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE I.AW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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6

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#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. ADDRESS (ITIN)/ COMPLETE EIN

NATURE OF BUSINESS

**BEGINNING AND ENDING DATES** 

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

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7

(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

**ADDRESS** NAME DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

DATE OF TERMINATION NAME AND ADDRESS TITLE

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 7, 2009	Signature	/s/ Stacy J Jacobs
			Stacy J Jacobs
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

# **United States Bankruptcy Court**

		Northern Dis	strict of Illinois			
In re	Stacy J Jacobs			Case No.	Case No.	
		I	Debtor(s)	Chapter 7		
PART	CHAPTER 7 INI  A - Debts secured by property of property of the estate. Attach ac		nust be fully comple		cured by	
Proper	ty No. 1					
Creditor's Name: -NONE-			Describe Property Securing Debt:			
	ty will be (check one): Surrendered	☐ Retained				
	ning the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain		oid lien using 11 U.S.	C. § 522(f)).		
	ty is (check one): Claimed as Exempt		☐ Not claimed as ex	sempt		
	<b>B</b> - Personal property subject to unexadditional pages if necessary.)	xpired leases. (All three	columns of Part B m	ust be completed for each unexpired	l lease.	
Proper	ty No. 1					
Lessor -NONE	's Name: -	Describe Leased Property:		Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO		
persona	re under penalty of perjury that th al property subject to an unexpired December 7, 2009	d lease.	intention as to any p /s/ Stacy J Jacobs	roperty of my estate securing a de	ebt and/or	

Stacy J Jacobs

Debtor

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# United States Bankruptcy Court Northern District of Illinois

	1401 (1)	ici ii District or Illinoi	•			
In	e Stacy J Jacobs		Case No.			
		Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR DI	EBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of the debtor (s) in conte	of the petition in bankrupto	y, or agreed to be pa	id to me, for services rendered or to		
	For legal services, I have agreed to accept		\$	1,150.00		
	Prior to the filing of this statement I have received			300.00		
	Balance Due			850.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm					
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names					
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	<ul><li>a. Analysis of the debtor's financial situation, and renderir</li><li>b. Preparation and filing of any petition, schedules, statem</li><li>c. Representation of the debtor at the meeting of creditors</li><li>d. [Other provisions as needed]</li></ul>	ent of affairs and plan which	h may be required;			
6.	By agreement with the debtor(s), the above-disclosed fee de	oes not include the followin	g service:			
		CERTIFICATION				
this	I certify that the foregoing is a complete statement of any a bankruptcy proceeding.	greement or arrangement for	r payment to me for r	epresentation of the debtor(s) in		
Dat	ed: December 7, 2009	/s/ Kenneth C Sv				
		Kenneth C Swan Swanson & Wag 700 W Grand Suite C1 Chicago, IL 6065	son Jr. man LLC			

312-666-7882 Fax: 312-666-8894 kc@practicinglaw4u.com

12/07/09 2:54PM

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

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Form B 201A, Notice to Consumer Debtor(s)

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Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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B 201B (Form 201B) (12/09)

# United States Rankruntey Court

Northern	District of Illino	is	
In re Stacy J Jacobs		Case No.	
	Debtor(s)	Chapter	7
CERTIFICATION OF NOTI UNDER § 342(b) OF T			R(S)
Certification of [Non-Attorn I, the [non-attorney] bankruptcy petition preparer signinattached notice, as required by § 342(b) of the Bankruptcy Code	ng the debtor's peti		
Printed name and title, if any, of Bankruptcy Petition Preparer Address:		petition prepar the Social Secu principal, respo	r number (If the bankruptcy er is not an individual, state urity number of the officer, onsible person, or partner of petition preparer.) (Required e 110.)
X Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.			
Certifica I (We), the debtor(s), affirm that I (we) have received a Code.	tion of Debtor nd read the attache	ed notice, as required	by § 342(b) of the Bankruptcy
Stacy J Jacobs	X /s/ Stacy J	Jacobs	December 7, 2009
Printed Name(s) of Debtor(s)	Signature of	of Debtor	Date
Case No. (if known)	X		
Case Ind. (II KIIUWII)		of Joint Debtor (if an	v) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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# United States Bankruptcy Court Northern District of Illinois In re Stacy J Jacobs Case No. Chapter VERIFICATION OF CREDITOR MATRIX Number of Creditors: 43 The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

/s/ Stacy J Jacobs
Stacy J Jacobs
Signature of Debtor

Date: December 7, 2009

12/07/09 2:54PM

ACC LLC 10770 Wateridge Circle Suite 250 San Diego, CA 92121

Account Management Services 5300 Orange Ave Suite 120 Cypress, CA 90630

Accounts Receivable Management PO Box 129 Thorofare, NJ 08086

allied Collection 2000 Warrensville Cleveland, OH 44118

American Agencies 555 W Victoria St Compton, CA 90220

Blatt, Hasenmiller, Leibsker & Moor PO Box 5463 Chicago, IL 60680

California Franchise Tax Board P.O. Box 942840 Sacramento, CA 94240

Capital One Bank PO Box 30281 Salt Lake City, UT 84130

Cashcall 1600 S Douglass Rd Anaheim, CA 92806

CCB Credit Services PO Box 272 Springfield, IL 62705

CMI 4200 International Parkway Carrollton, TX 75007 CMRE Financial Services 3075 E Imperial Hwy #30 Norwalk, CA 90650

Collection PO Box 773 Needham Heights, MA 02494

Credit Management LP 4200 International Parkway Carrollton, TX 75007

Crunch Fitness 386 Park Ave South 15th Floor New York, NY 10016

Debt Recovery Solutions 900 Merchants Concourse Westbury, NY 11590

Diversified Adjustment Service 600 Coon Rapids, Blvd. Minneapolis, MN 55433

Fidelity Creditor Services 216 S Louise St Glendale, CA 91205

GC Services Limited Partnership Collection Agency Division PO Box 95366 Atlanta, GA 30347

Grant & Weber 26575 West Agoura Road Calabasas, CA 91302

Greater Cal Financial Services PO Box 3470 Paso Robles, CA 93447

Harvard Collection 4839 N Elston Ave Chicago, IL 60630

Internal Revenue Service Mail Stop 5010 CHI 230 S Dearborn St Chicago, IL 60604

JK Harris Company 4995 Lacross Rd Suite 1800 Charleston, SC 29406

nationwide Collections 2015 Vaughn Rd., Bldg. 400 Kennesaw, GA 30144

NCO Financial Systems 4360 Northeast Expressway Dept 64, Mail Drop 52 Atlanta, GA 30340

NCO Financial/ Medical 507 Prudential Road Horsham, PA 19044

North Shore Agency Inc. 751 Summa Ave Westbury, NY 11590

Northland Group 7831 Glenroy ste 350 Minneapolis, MN 55439

OSI Collection Services PO Box 959 Brookfield, WI 53008

OSI Collection Services PO Box 959 Brookfield, WI 53008 Park Dansan 113 W 3rd Ave. Gastonia, NC 28052

Plaza Associates 370 Seventh Avenue Suite 1500 New York, NY 10001

Portfolio Recovery Affiliates 120 Corporate Blvd ste 1 Norfolk, VA 23502

Professional Acct Mgmt 2040 W Wisconsin Ave APT Milwaukee, WI 53233

RAI Credit Corp PO Box 1285 Bayonne, NJ 07002

RJM Acquisitions LLC PO Box 18006 Hauppauge, NY 11788

Robinson Associates 1612 Beverly Blvd Los Angeles, CA 90026

Southwest Credit Systems, LP 5910 W Plano Parkway Suite 100 Plano, TX 75093

State of California Franchise Tax B PO Box 1237 Rancho Cordova, CA 95741

TCF Bank 500 West Joliet Road Willowbrook, IL 60527 Timothy Dotson DDS 2155 W Roscoe Chicago, IL 60618

WorldNet Recovery Systems 2623 F Street Suite L Bakersfield, CA 93301